(c) Reserve Bank of India (RBI)'s monetary policy stance is calibrated based on the emerging domestic and external environment, without any specific bearing on the actions of the central banks of other nations.

(d) Exports are dependent on many factors. Even though the rupee appreciated by 3.7 percent, exports performed better in October 2009 at (-) 6.6 percent compared to September 2009 at (-) 13.8 percent.

Fall in bank credit

2037. SHRI MOINUL HASSAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that growth in bank credit has dropped to single digit level;

(b) if so, the details thereof;

(c) what is the performance of nationalized bank in this regard; and

(d) what action Government proposes to take to improve the situation?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) Yes, Sir. The year-on-year growth in bank credit by Scheduled Commercial Banks (SCBs) as on 6th November, 2009 was 9.8 per cent as compared to 27.7 per cent during the corresponding period of the previous year.

(c) According to the Reserve Bank of India (RBI), as on 23rd October, 2009, credit growth on year-on-year basis for public Sector Banks (PSBs) was 14% compared to 1.8% for private sector banks and (-) 16.3% for foreign banks.

(d) The RBI has been taking necessary steps through its monetary policy to provide an enabling environment for credit growth. With increase in economic growth including growth in manufacturing sector, credit growth is expected to pick up further in the coming months.

Levying of user charges by SBI

2038. SHRIMATI JAYA BACHCHAN: Will the Minister of FINANCE be pleased to state:

(a) whether the State Bank of India (SBI) has started levying pass book updation charge, fee for depositing cash at branches other than the one where the account is opened, cheque book charge, minimum balance charge etc.;

(b) if so, the reasons therefor;

(c) whether the bank is thus depriving the customers of whatever little rates of interest it pays;

(d) whether it is causing hardships to senior citizens and pensioners necessitating them to visit their branch to escape these charges;

(e) whether the SBI proposes to review these unpopular arrangements; and

(f) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) and (b) State Bank of India (SBI) has reported that no charges have been levied for cheque book, minimum balance etc. at other branches. A minor charge for deposit of cash at non-home branch and updation of passbook at non-home branch are levied by the bank as deposit of cash at non-home branch amounts to remittance which the customer would have paid for anyway by way of a draft. Updation of passbook would also fall in the same category.

(c) to (f) According to SBI no hardships are being faced, especially since the bank can transfer accounts to the nearest branch of the pensioner, if he so desires without costs. The SBI constantly reviews all the various charges, from time to time.

Manpower in RRBs

2039. SHRI SITARAM YECHURY: Will the Minister of FINANCE be pleased to state:

(a) what are the key parameters including the manpower of the Regional Rural Banks (RRBs) as on 31 March, 1991;

(b) what is the rate of increase in all such key parameters and rate of decrease in the manpower as on 31 March, 2009;

(c) what has been the rate of promotion from each cadre and recruitment in the RRBs during this period; and

(d) what is the rate of attrition in case of recruitment during the last three years in case of RRBs and what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (d) At present there are 84 Regional Rural Banks (RRBs) in the country. RRBs are sponsored by scheduled commercial banks. Information relating to the rate of increase of attrition of the workforce, recruitment, promotion, etc. in RRBs is not maintained centrally by National Bank for Agriculture and Rural Development (NABARD). However, the key parameters for RRBs for the last two years are given below:-

(Amt. Rs. in crore)

Parameters	2007-08	2008-09#
1	2	3
No. of RRBs	91*	86*